

**South Carolina State Optional Retirement Program (State ORP)**

**Summary of the Withdrawal/Transfer Restrictions on the State ORP Investment Products Offered by the State ORP Vendors (Investment Providers)**

**All distributions will be processed (including direct rollovers and minimum distributions) in accordance with plan provisions and IRS guidelines. In addition to transfer limits set to discourage excess trading and market timing, the following restrictions also apply.**

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<b>VENDOR AND INVESTMENT PRODUCTS</b>	<b>LUMP SUM DISTRIBUTION INCLUDING ROLLOVERS UPON TERMINATION OR RETIREMENT</b>	<b>TRANSFERS TO OTHER INVESTMENT PRODUCTS OFFERED BY THE SAME VENDOR</b>	<b>TRANSFERS TO OTHER STATE ORP INVESTMENT PROVIDERS DURING THE ANNUAL WINDOW JAN 1- MARCH 1</b>	<b>TRANSFERS TO THE SCRS DEFINED BENEFIT PLAN JAN 1- MARCH 1 IF THE MEMBER HAS BETWEEN ONE AND FIVE YEARS OF STATE ORP SERVICE</b>	<b>WITHDRAWAL IN EVENT PLAN SPONSOR CONTRACT WITH VENDOR IS CANCELLED OR NOT RENEWED</b>
<b>The Hartford</b>	No restrictions	No Restrictions	No Restrictions	No Restrictions	No Restrictions